

MICHELE FOLLMAN
McFARLIN -v- WORD ENTERPRISES

June 19, 2017

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1	IN THE UNITED STATES DISTRICT COURT	1	TABLE OF CONTENTS
2	IN THE EASTERN DISTRICT OF MICHIGAN	2	Witness
3	SOUTHERN DIVISION	3	MICHELE FOLLMAN
4	CHAD McFARLIN, individually	4	EXAMINATION BY MS. ELLIS:
5	and on behalf of all	5	
6	similarly situated persons,	6	EXHIBITS
7	Plaintiff,	7	Exhibit
8	-v-	8	DEPOSITION EXHIBIT NO. 6
9	No. 2:16-cv-12536	9	Employee Handbook
10	Hon. Gershwin A. Drain	10	DEPOSITION EXHIBIT NO. 7
11	THE WORD ENTERPRISES, LLC,	11	Minimum Wage Notice to Tipped Employees
12	et al.,	12	DEPOSITION EXHIBIT NO. 11
13	Defendants.	13	Conditional Employee or
14		14	Food Employee Reporting Agreement
15		15	DEPOSITION EXHIBIT NO. 12
16		16	Summary Report for Andrew Wilson
17		17	DEPOSITION EXHIBIT NO. 13
18		18	Daily Delivery Orders
19		19	DEPOSITION EXHIBIT NO. 14
20		20	The Word Enterprises, LLC Employee List - Condensed
21		21	DEPOSITION EXHIBIT NO. 15
22		22	State of Michigan New Hire Reporting Form
23		23	(Exhibits attached to transcript.)
24		24	
25		25	
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1	APPEARANCES:	1	Ann Arbor, Michigan
2	MS. TIFFANY R. ELLIS - P81456	2	Monday, June 19, 2017
3	Blanchard & Walker PLLC	3	About 1:20 p.m.
4	221 North Main Street, Suite 300	4	(Deposition Exhibits Nos. 6, 7, 11, 12,
5	Ann Arbor, Michigan 48104	5	and 13 premarked and attached.)
6	(734) 619-0970	6	MICHELE FOLLMAN,
7	tiffanyrellis@gmail.com	7	having first been duly sworn, was examined and testified
8	Appearing on behalf of the Plaintiff.	8	on her oath as follows:
9		9	EXAMINATION BY MS. ELLIS:
10	MR. JEFFREY S. THEUER - P44161	10	Q. Could you please state your name for the record?
11	Loomis Ewert Parsley Davis & Gotting PC	11	A. Michele Follman.
12	124 West Allegan Street, Suite 700	12	Q. What is your address?
13	Lansing, Michigan 48933	13	A. 3777 Bath Road, Perry, Michigan, 48872.
14	(517) 482-2400	14	Q. What's your home telephone number?
15	jstheuer@loomislaw.com	15	A. (989) 225-2408.
16	Appearing on behalf of the Defendants.	16	Q. Your work address?
17		17	A. 3058 West Britton Road, Perry, Michigan, 48872.
18	ALSO PRESENT: MR. KEVIN DITTRICH	18	Q. Is that a Hungry Howie's location?
19		19	A. Yes.
20		20	Q. Is that the Perry, the Hungry Howie's location owned
21		21	by The Word Enterprises-Perry?
22		22	A. Yes.
23		23	Q. Who is your employer?
24		24	A. Kevin Dittrich.
25		25	Q. Who do you receive payments from?

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<p style="text-align: right;">Page 9</p> <p>1 Q. Were you an assistant manager that whole time?</p> <p>2 A. No.</p> <p>3 Q. You became general manager during that year and a</p> <p>4 half?</p> <p>5 A. Correct.</p> <p>6 Q. What did you do after you left the St. Johns location?</p> <p>7 A. I moved to the Perry location.</p> <p>8 Q. What did you do there?</p> <p>9 A. I was an assistant manager.</p> <p>10 Q. How long were you there?</p> <p>11 A. Thirteen years, twelve years. I've been there since.</p> <p>12 Q. So from 2006 until now?</p> <p>13 A. Uh-huh.</p> <p>14 Q. Yes?</p> <p>15 A. Yes. Sorry.</p> <p>16 Q. Okay. When did you first meet Mr. Dittrich?</p> <p>17 A. 2004.</p> <p>18 Q. Was that in your role as an assistant manager at the</p> <p>19 Hungry Howie's location?</p> <p>20 A. Yes.</p> <p>21 Q. And when did you start your correct position?</p> <p>22 A. 2011.</p> <p>23 Q. And how did that happen?</p> <p>24 A. There was an opening available for an area director.</p> <p>25 Q. Had there been an area director prior to that?</p>	<p style="text-align: right;">Page 11</p> <p>1 everyone is in uniform, product is good, service is</p> <p>2 good.</p> <p>3 Q. Anything else?</p> <p>4 A. Oversee hiring and firing with my managers.</p> <p>5 Q. Is that all?</p> <p>6 A. I overlook their paperwork, weekly paperwork, payroll.</p> <p>7 Q. Anything else?</p> <p>8 A. No.</p> <p>9 Q. Do you have an office?</p> <p>10 A. No.</p> <p>11 Q. Where do you work?</p> <p>12 A. I travel.</p> <p>13 Q. Between the stores?</p> <p>14 A. Yes.</p> <p>15 Q. Do you spend a certain amount of your time at one</p> <p>16 store versus another?</p> <p>17 A. It varies.</p> <p>18 Q. On what?</p> <p>19 A. On what the stores need at the time, if they need</p> <p>20 extra help inside or I need to have a meeting with the</p> <p>21 managers. It just depends.</p> <p>22 Q. Are you ever in more than one store in a day?</p> <p>23 A. Yes.</p> <p>24 Q. Do you report to anybody else besides Mr. Dittrich?</p> <p>25 A. No.</p>
<p style="text-align: right;">Page 10</p> <p>1 A. Yes.</p> <p>2 Q. How did you learn of the opening?</p> <p>3 A. I was there.</p> <p>4 Q. Someone told you?</p> <p>5 A. Yeah. The previous director was no longer with us.</p> <p>6 Q. What do you do or what is your current title?</p> <p>7 A. Area director.</p> <p>8 Q. And what do you do as area director?</p> <p>9 A. Oversee Perry, St. Johns, Haslett, and Durand, daily</p> <p>10 operations.</p> <p>11 Q. You said the Perry, St. Johns, Haslett, and Durand</p> <p>12 Hungry Howie's locations?</p> <p>13 A. Correct.</p> <p>14 Q. Are those the Hungry Howie's locations owned by The</p> <p>15 Word Enterprises collectively?</p> <p>16 A. Each company, each store has its own company.</p> <p>17 Q. Okay. But each one would be owned by a Word</p> <p>18 Enterprise?</p> <p>19 A. Yes, except Durand. That's owned by Dittrich</p> <p>20 Investments.</p> <p>21 Q. And these are the companies owned by Kevin Dittrich</p> <p>22 that we discussed during his deposition earlier?</p> <p>23 A. Yes.</p> <p>24 Q. What are your day-to-day duties?</p> <p>25 A. Stop in, make sure the stores are running correctly,</p>	<p style="text-align: right;">Page 12</p> <p>1 Q. Who reports to you, if anybody?</p> <p>2 A. The general managers of the stores and the employees.</p> <p>3 Q. What is your goal with respect to payroll practices?</p> <p>4 A. I will receive the payroll on a biweekly basis from</p> <p>5 the managers, double-check it against the schedules</p> <p>6 that were posted and make sure all the hours match up</p> <p>7 and then forward it on to our accountant.</p> <p>8 Q. What do you do if the hours don't match?</p> <p>9 A. I would talk to my managers and find out if there was</p> <p>10 a reason why they do not match.</p> <p>11 Q. And what if there's none?</p> <p>12 A. I've never run into that situation. There's always</p> <p>13 been a reason if they don't match why.</p> <p>14 Q. If they do match, what happens then?</p> <p>15 A. I forward it on. It doesn't change anything.</p> <p>16 Q. I'm sorry. If there is a reason why they don't match,</p> <p>17 what happens then?</p> <p>18 A. It's usually a reason of an employee had to switch a</p> <p>19 schedule around and it didn't get changed on the</p> <p>20 schedule.</p> <p>21 Q. So they would be paid for the time that they worked,</p> <p>22 not scheduled?</p> <p>23 A. Absolutely.</p> <p>24 Q. What is your day-to-day responsibility -- well,</p> <p>25 anything else with relation to payroll?</p>

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<p style="text-align: right;">Page 25</p> <p>1 Q. What about the Haslett location, how many drivers 2 would you say are on average employed there? 3 A. Per day or just employed altogether? 4 Q. Altogether first. 5 A. Five or six. 6 Q. Does it change per day? 7 A. Yes. 8 Q. Based on what? 9 A. Sales. 10 Q. Some days are busier than others? 11 A. Yes. 12 Q. Fridays and Saturdays are busier? 13 A. Yes. 14 Q. Other days, which other days might be busy? 15 A. Thursdays and Sundays. 16 Q. So Thursday through Sunday are busier than Monday 17 through Wednesday? 18 A. Yes. 19 Q. You have more drivers on staff then? 20 A. Yes. 21 Q. What about in the Perry location, how many drivers 22 would you have altogether there on average? 23 A. Eight to nine. 24 Q. Would it be -- would the busyness of the days be the 25 same for the Perry location as the Haslett location?</p>	<p style="text-align: right;">Page 27</p> <p>1 assigned deliveries? 2 A. Yes. 3 Q. How does that happen? 4 A. There is a delivery dispatch screen. The deliveries 5 show up on one side, the drivers available are on the 6 other side. 7 They will pick their deliveries starting 8 with the top one, and then if there's any that go with 9 it in that time frame, they click them to dispatch 10 into their name, and the computer says they have taken 11 those deliveries. 12 Q. So let's back up for a second. When a driver comes 13 into work -- 14 A. Uh-huh. 15 Q. Yes. He or she checks in to the computer, is that 16 right? 17 A. Yes. They clock in. 18 Q. They clock in. 19 Is that using the Revention System? 20 A. Yes. 21 Q. What does that person do then, wait for a delivery? 22 A. Yes. 23 Q. Does that person work as a cook? 24 A. No. 25 Q. They just sit and wait?</p>
<p style="text-align: right;">Page 26</p> <p>1 A. Yes. 2 Q. What about the St. Johns location, how many delivery 3 drivers would you have had on average there? 4 A. Four. 5 Q. And why would there be more in the Perry location 6 versus Haslett or St. Johns? 7 A. More sales. 8 Q. More people deliver or more people order pizzas from 9 that location? 10 A. Yes. 11 Q. Would it have anything to do with the size of the 12 delivery area? 13 A. Yes. 14 Q. Because Perry has a bigger delivery area than the 15 other two stores? 16 A. Yes. 17 Q. Why would that matter? 18 A. So we can get our deliveries out quicker, we would 19 have more on staff with the bigger delivery area. 20 Q. It takes longer in Perry to delivery a pizza than it 21 would in Haslett or St. Johns, in other words? 22 A. Depending on the delivery. 23 Q. But it could? 24 A. Yes. 25 Q. Are you familiar with the process by which drivers are</p>	<p style="text-align: right;">Page 28</p> <p>1 A. No. 2 Q. What do they do? 3 A. They will do dough, cleaning, any prep that we have. 4 Q. And they're called an insider when they're doing those 5 things? 6 A. Yes. 7 Q. When they're an insider, are they paid at a different 8 rate than they are as an outsider? 9 A. Yes. 10 Q. How does the computer -- do they designate on the 11 computer what they're doing? 12 A. The computer calculates it as a driver-in, driver-out 13 calculation. When they dispatch a delivery, it 14 automatically puts them into the driver-out at the 15 lower rate, and as soon as they come back in and 16 return from that delivery, it puts them back into the 17 driver-in rate. 18 Q. So the driver-in rate is the minimum wage, right? 19 A. Yes. 20 Q. It's always the minimum wage? 21 A. Yes. 22 Q. In all stores? 23 A. Correct. 24 Q. And let's just for the sake of the record be clear. 25 When I'm asking you these questions about driver</p>

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<p style="text-align: right;">Page 29</p> <p>1 practices, are these the same practices that are</p> <p>2 followed at the Haslett, the Perry, and the St. Johns</p> <p>3 stores, all three?</p> <p>4 A. Yes.</p> <p>5 Q. And if they're at any time different among the three,</p> <p>6 you'll tell me, right?</p> <p>7 A. Yes.</p> <p>8 Q. So the driver clocks in and is classified as an</p> <p>9 insider?</p> <p>10 A. Yes.</p> <p>11 Q. And then the driver will look at the screen when a</p> <p>12 delivery comes in, correct?</p> <p>13 A. Yes.</p> <p>14 Q. And how do they know that a delivery has come in?</p> <p>15 A. They pop up on the dispatch screen.</p> <p>16 Q. Is there a separate computer just for drivers?</p> <p>17 A. Yes.</p> <p>18 Q. And they're responsible for monitoring it when they're</p> <p>19 in that location?</p> <p>20 A. Yes.</p> <p>21 Q. What if there's more than one driver on at the same</p> <p>22 time. How do they determine who takes the delivery</p> <p>23 out?</p> <p>24 A. The computer puts the first or the last -- whoever is</p> <p>25 at the top of the screen on the list of drivers is the</p>	<p style="text-align: right;">Page 31</p> <p>1 store.</p> <p>2 Q. So it would suggest that that driver be the one to</p> <p>3 take it?</p> <p>4 A. Yes.</p> <p>5 Q. A different driver could potentially dispatch the</p> <p>6 order?</p> <p>7 A. Yes.</p> <p>8 Q. And then when they hit dispatch, does that mean that</p> <p>9 they will start accumulating time at a different rate</p> <p>10 of pay?</p> <p>11 A. Yes.</p> <p>12 Q. What is that rate of pay, do you know?</p> <p>13 A. Five dollars per hour.</p> <p>14 Q. Do you know how long it's been that rate?</p> <p>15 A. Since September 1st, 2014.</p> <p>16 Q. And what was it before that?</p> <p>17 A. Minimum wage straight time. They were not -- they did</p> <p>18 not have two different pay rates before that.</p> <p>19 Q. They were paid at minimum wage prior to September 1,</p> <p>20 2014?</p> <p>21 A. Yes.</p> <p>22 Q. And on September 1, 2014, they began splitting their</p> <p>23 time?</p> <p>24 A. Yes.</p> <p>25 Q. Were you involved in that decision?</p>
<p style="text-align: right;">Page 30</p> <p>1 next one to take the next delivery, and then once they</p> <p>2 take that delivery, they move to the bottom of the</p> <p>3 screen and then the next person moves to the top, and</p> <p>4 then it would be their turn to take the next delivery.</p> <p>5 Q. So there's a queue of drivers?</p> <p>6 A. Yes.</p> <p>7 Q. So the computer system Revention assigns drivers to</p> <p>8 deliveries based on that queue?</p> <p>9 A. No. It says this driver is the next one out, but it</p> <p>10 does not assign the deliveries to them. They assign</p> <p>11 the deliveries to themselves.</p> <p>12 Q. So it notifies them that that should be their</p> <p>13 delivery?</p> <p>14 A. It's just, it's just on the screen. If they're at the</p> <p>15 top of the list, whatever that first delivery is is</p> <p>16 the next one to go out, and it would be theirs. It</p> <p>17 doesn't notify them necessarily. It just is there.</p> <p>18 Q. So if a delivery comes up, first delivery of the day,</p> <p>19 to 123 Main Street and there's one delivery driver</p> <p>20 there, Joe Smith, it would assign that delivery to Joe</p> <p>21 Smith, right?</p> <p>22 A. He would assign it to himself. He dispatches, what we</p> <p>23 call dispatch. So when the order is ready to leave</p> <p>24 the store, they highlight the order, highlight their</p> <p>25 name, hit dispatch which means they're leaving the</p>	<p style="text-align: right;">Page 32</p> <p>1 A. Yes.</p> <p>2 Q. And why was that change made?</p> <p>3 A. Minimum wage was going up. To help with labor costs,</p> <p>4 we made the decision to do what most other businesses</p> <p>5 in this category were doing and do the split wage.</p> <p>6 Q. When you say split wage, what do you mean?</p> <p>7 A. The split to where if they're inside the store, they</p> <p>8 get the minimum wage. If they're on the road, they</p> <p>9 get the five dollars per hour.</p> <p>10 Q. They were paid more than five dollars an hour, though,</p> <p>11 right?</p> <p>12 A. Yes.</p> <p>13 Q. Would they -- I mean, they have to be paid minimum</p> <p>14 wage, right?</p> <p>15 A. Yes.</p> <p>16 Q. Why wouldn't -- how would they get paid minimum wage</p> <p>17 based on the five dollar per hour out wage?</p> <p>18 A. They're compensated seventy-five cents per delivery</p> <p>19 run in Perry. When they take a Laingsburg delivery,</p> <p>20 they're given an extra dollar.</p> <p>21 And then they also receive tips in the form</p> <p>22 of credit cards or cash.</p> <p>23 Q. And then for the St. Johns location, was that a</p> <p>24 seventy-five cent per delivery reimbursement as well?</p> <p>25 A. Yes, yes.</p>

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<p style="text-align: right;">Page 33</p> <p>1 Q. And for the Haslett location, was that also just a 2 seventy-five cent for delivery payment? 3 A. Yes. 4 Q. Are those payments all still seventy-five cents today? 5 A. Yes, except Perry. 6 Q. Except Perry. 7 And the Laingsburg fee is now higher? 8 A. Yes. 9 Q. It was one seventy-five up until when? 10 A. I believe August of last year. 11 Q. And then it went up? 12 A. To two twenty-five. 13 Q. So it's your understanding that when drivers are on 14 out pay we'll call it at the rate of five dollars an 15 hour that they are brought up to the minimum wage rate 16 by two things, the run reimbursement, the vehicle 17 reimbursement which is the seventy-five cents or the 18 dollar seventy-five we discussed? 19 A. Yes. 20 MR. THEUER: Object to the characterization 21 of rate. 22 Go ahead. 23 BY MS. ELLIS: 24 Q. Is that a yes? 25 A. Yes.</p>	<p style="text-align: right;">Page 35</p> <p>1 guarantee them a rate of above the minimum wage? 2 A. Nothing guaranteed. 3 Q. Are any of your delivery drivers paid any different 4 than that system that we just discussed? 5 A. No. 6 Q. And that's any of the St. Johns, Perry, or Haslett 7 locations? 8 A. Yes. 9 Q. They're all paid the same? 10 A. Yes. 11 Q. They're all paid the same rate, the minimum wage, when 12 they're inside the store? 13 A. Yes. 14 Q. And the five dollars plus those additional funds that 15 we talked about? 16 A. Yes. 17 Q. And drivers are paid every two weeks, is that right? 18 A. Yes. 19 Q. Are drivers paid anything on a daily basis? 20 A. Yes. 21 Q. What are they paid on a daily basis? 22 A. Their compensation. 23 Q. The driver's compensation? 24 A. Driver compensation and tips. 25 Q. Who pays them at the end of each day?</p>
<p style="text-align: right;">Page 34</p> <p>1 Q. And what do you call that, what do you call that in 2 the stores? 3 A. Driver compensation. 4 Q. Driver compensation. So that's what we'll call it for 5 the sake of today's deposition. 6 On top of the five dollars, they receive 7 driver's compensation per trip, right? 8 A. Per delivery. 9 Q. Per delivery. 10 And then they also receive a credit for 11 their tips, is that right? 12 A. They receive tips. 13 Q. If they didn't receive enough tips to get them to the 14 minimum wage, what would happen then? 15 A. Then we would make up the difference. 16 Q. And if they received more than the minimum wage? 17 A. Then they just received more than minimum wage. 18 Q. They would keep it? 19 A. Yes. 20 Q. Are you aware of any delivery drivers that have been 21 on a tip credit wage that guarantees them to make more 22 than minimum wage? 23 A. No. 24 Q. Are you aware if at any time since 2013 any of your 25 drivers were paid using a tip credit system that would</p>	<p style="text-align: right;">Page 36</p> <p>1 A. The store pays the driver compensation, the customers 2 pay tips. 3 Q. So when a driver comes back in to a store, what 4 happens when they come back in? 5 A. They mark themselves as returned on the computer which 6 takes them from the driver-out wage to the driver-in 7 wage. 8 Q. Do they record the tips that they've received? 9 A. We do at the end of the night. 10 Q. So when a driver comes back from a delivery, he or she 11 does not put the tips that he received from that 12 delivery into the system? 13 A. No, unless it's a credit card tip. Those go on 14 automatic, automatically. 15 Q. At the end of the night would a driver count up the 16 amount of tips that they received total? 17 A. Yes. 18 Q. And then they would put it into the system? 19 A. Yes. 20 Q. Would a driver have to do anything else when he or she 21 came back to the store besides marking that they were 22 in? 23 A. Not dealing with deliveries. Then they would start 24 doing any of the inside duties they had. 25 Q. They would go back to the other responsibilities?</p>

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<p style="text-align: right;">Page 77</p> <p>1 locations that we have not discussed here today?</p> <p>2 A. No.</p> <p>3 Q. Are you aware of any freestanding dress code that we</p> <p>4 have not discussed here today?</p> <p>5 A. No.</p> <p>6 Q. Are you aware of any handbook besides that Exhibit 6</p> <p>7 that we discussed earlier today?</p> <p>8 A. No.</p> <p>9 Q. Are you aware of any additional driver's rules and</p> <p>10 policies besides that included in the employee</p> <p>11 handbook that we have not discussed today?</p> <p>12 A. No.</p> <p>13 Q. Do you know why you would have an employee sign this</p> <p>14 if those documents don't exist?</p> <p>15 MR. THEUER: I'll object to the form of the</p> <p>16 question.</p> <p>17 But go ahead and answer if you can.</p> <p>18 THE WITNESS: I don't know. All that</p> <p>19 information is included in the employee handbook. So</p> <p>20 I'm not sure why it has it listed as four separate</p> <p>21 entities.</p> <p>22 BY MS. ELLIS:</p> <p>23 Q. On TWE30, this is a Receipt of Employee Handbook and</p> <p>24 Acknowledgment of Employment Terms?</p> <p>25 A. Uh-huh.</p>	<p style="text-align: right;">Page 79</p> <p>1 MR. THEUER: I acknowledge the request.</p> <p>2 MS. ELLIS: No further questions at this</p> <p>3 time.</p> <p>4 MR. THEUER: I've got no questions, either.</p> <p>5</p> <p>6 (Deposition concluded at 2:58 p.m.)</p> <p>7</p> <p>8</p> <p>9</p> <p>10</p> <p>11</p> <p>12</p> <p>13</p> <p>14</p> <p>15</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p>
<p style="text-align: right;">Page 78</p> <p>1 Q. Yes?</p> <p>2 A. Yes. Sorry.</p> <p>3 Q. Employee Orientation Checklist.</p> <p>4 Are employees given an orientation when</p> <p>5 they are hired?</p> <p>6 A. Yes.</p> <p>7 Q. Who does that?</p> <p>8 A. Myself or a manager.</p> <p>9 Q. Are these topics one through nine topics that are</p> <p>10 covered verbally?</p> <p>11 A. Yes.</p> <p>12 Q. Are there any written materials that are part of items</p> <p>13 provided to these employees?</p> <p>14 A. The handbook.</p> <p>15 Q. Are there any written materials that are provided to</p> <p>16 employees on these topics?</p> <p>17 A. No.</p> <p>18 Q. Is there any additional training that's given to</p> <p>19 drivers besides that which is listed on this Employee</p> <p>20 Orientation Checklist?</p> <p>21 A. No.</p> <p>22 MS. ELLIS: Okay. I'll just reserve the</p> <p>23 right to continue the deposition upon production of</p> <p>24 additional documents that Mr. Dittrich mentioned</p> <p>25 before, if necessary.</p>	<p style="text-align: right;">Page 80</p> <p>1 STATE OF MICHIGAN)</p> <p>)SS.</p> <p>2 COUNTY OF LIVINGSTON)</p> <p>3 CERTIFICATE OF NOTARY PUBLIC</p> <p>4 I certify that this transcript</p> <p>5 is a complete, true, and correct record of the</p> <p>6 testimony of the deponent to the best of my ability</p> <p>7 taken on Monday, June 19, 2017.</p> <p>8 I also certify that prior to</p> <p>9 taking this deposition, the witness was duly sworn by</p> <p>10 me to tell the truth.</p> <p>11 I also certify that I am not a</p> <p>12 relative or employee of a party, or a relative or</p> <p>13 employee of an attorney for a party, have a contract</p> <p>14 with a party, or am financially interested in the</p> <p>15 action.</p> <p>16</p> <p>17</p> <p>18</p> <p>19</p> <p>20</p> <p>21</p> <p>22</p> <p>23</p> <p>24</p> <p>25</p> <p style="text-align: center;"><i>Cheryl McDowell</i></p> <p>Cheryl McDowell, CSR-2662, RPR Notary Public, Livingston County State of Michigan Commission Expires September 13, 2019</p>